

Roshan

Afghanistan's Leading Telecommunications Provider



Widest Nationwide Coverage:

- More than 230 cities and towns.
- All of Afghanistan's 34 provinces.
- Over 58% of the population.
- Invested over \$500 Million USD
- Paid over \$200 Million in taxes representing 6% GDP.
- Created over 30,000 jobs in 6 years.

Roshan

About Afghanistan

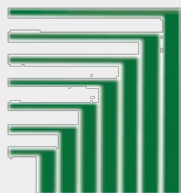
Population	32 million	<ul style="list-style-type: none"> • There are currently no mobile money providers ▪ 97% of the population is unbanked ▪ 17 commercial banks in Afghanistan ▪ Need to move cash safely and securely ▪ Hawala system is well established and trusted ▪ Trust in the banking system is low ▪ Afghan's prefer to carry and keep cash on hand
GDP per Capita	\$350.00	
Mobile Penetration	25%	
Literacy Rate	30%	
Primary Languages	Dari, Pashto, Urdu and English	
IVR	Yes	
Percent with Bank Accounts	3%	

- 75% of the population lives in rural areas without access to a bank.
- More than 70% of the population lives on less than \$2/day.

Roshan

Shareholders

- Roshan is owned by an international consortium comprising the Aga Khan Fund for Economic Development (AKFED), Monaco Telecom International (MTI) and TeliaSonera:



The Aga Khan Fund for Economic Development (AKFED) – 51.00%

- Part of the Aga Khan Development Network (AKDN) and promotes private initiatives and building economically sound enterprises in the developing world.



Monaco Telecom International (MTI) – 36.75%

- MTI is a 100% subsidiary of the Monaco Telecom Group, MTI Group's shareholding includes Cable & Wireless.
- MTI operates in Afghanistan, Algeria, Kosovo and Tunisia.

TeliaSonera

TeliaSonera – 12.25%

- A Swedish- Finnish company, TeliaSonera is the leading telecommunications company in the Nordic and Baltic regions.

Roshan

Bringing Light and Hope to Afghanistan



Quality and Accessibility

Bringing mobile telephony services to all Afghans; fulfil the most basic need – speaking to one another



Engaging the Community

Work with the community to make a greater impact



Innovative Products

Introduce relevant products that meet the needs of the population



Training and Development

Educate and invest in the future leaders of the country



Building Entrepreneurial Spirit

Supporting the growth of the economy by creating over 25,000 jobs directly & indirectly

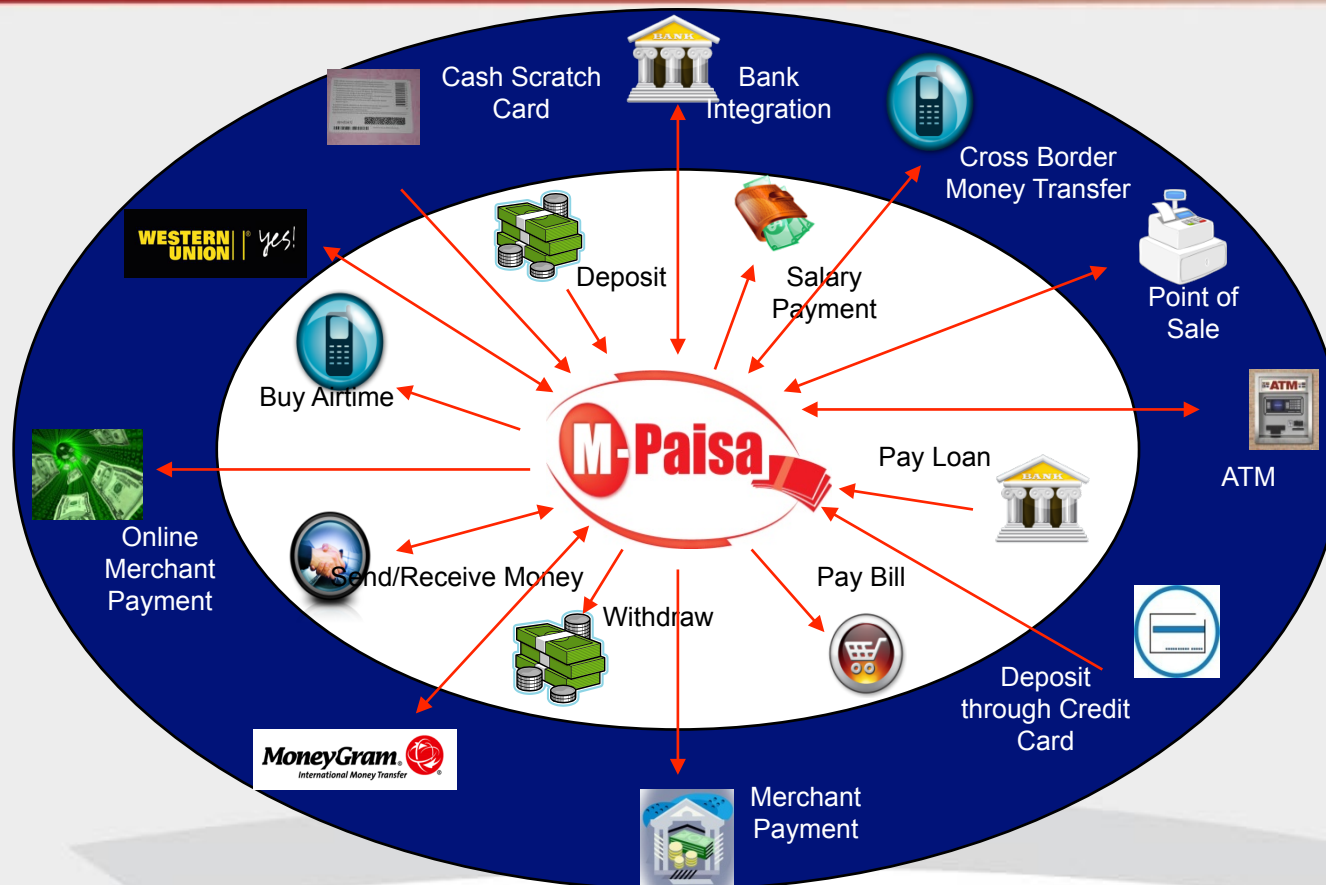


Corporate Social Responsibility

Commitment to the country and the reconstruction process

M-Paisa

Today and Looking Forward



Mobile Money: Creating a Transparent Framework for the Movement of Money
Roshan 2010 Confidential



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